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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: December 21, 2007

(use as many sheets as necessary)

Sheet 1 of 7

**Complete if Known**

Application Number	10/738,468
Filing Date	12/17/2003
First Named Inventor	William R. Nolan III
Art Unit	3694
Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	037607-0236

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	1.	7,146,337	12-05-2006	Ward et al.	
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	3.	6,671,673	12-30-2003	Baseman, et al.	
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Substitute for form 1449/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: December 21, 2007  <i>(use as many sheets as necessary)</i>				<b>Application Number</b>	10/738,468
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				<b>Art Unit</b>	3694
				<b>Examiner Name</b>	Ojo O. Oyeibisi
<b>Sheet</b>	2	of	7	<b>Attorney Docket Number</b>	037607-0236

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				Examiner Name	Ojo O. Oyebisi
Sheet	3	of	7	Attorney Docket Number	037607-0236

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<b>Attorney Docket Number</b>	037607-0236					
<b>Sheet</b>	4	of	7			

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Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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### FOREIGN PATENT DOCUMENTS

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	134.	WO 03/071380	08-28-2003	Suresh et al		
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### NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
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	165.	FANNIE MAE, "Fannie Mae Unveils MORNETPlus on the Web; Lenders Can Now Access Automated Underwriting and Other Mortgage Transaction Services on Fanniemae.com," Press Release, March 23, 2000, 2 pgs., Fannie Mae, USA	
	166.	FANNIE MAE, "Fannie Mae Announces MORNETPlus Connections; Now Provides Lenders with Access to the Largest Network of Service Providers on the Web for Appraisals, Flood Certificates, Title Insurance and Closing, and Escrow Services," Press Release, April 18, 2001, 3 pgs., Fannie Mae, USA	
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	168.	RAINES FRANKLIN D., "Statement by Franklin D. Raines Chairman and CEO of Fannie Mae, Speech at 2003 Fannie Mae eBusiness Forum," September 17, 2003, 6 pgs, Fannie Mae, USA	
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	170.	SMITH TOM, "E-Commerce Holds Keys to Home Ownership: Fannie Mae drives hug volumes of mortgage business to its e-marketplace," Internetweek.com, Undated, 5 pgs., Internetweek.com, USA	
	171.	SMITH TOM, "Fannie Mae Ramps up Web Apps: Q&A with Julie St. John, Executive Vice President and Chief Technology Office and Michael Williams President of Fannie Mae e-Business," Internetweek.com, Undated, 11 pgs., Internetweek.com, USA	
	172.	SUN, "Success on Sun: Software Development Case Study Federal National Mortgage Association (Fannie Mae)," March 1995, 10 pgs, Sun, USA	
	173.	RAINES FRANKLIN D., "Speech by Franklin D. Raines Chairman and CEO of Fannie Mae, Fannie Mae and the Mortgage Industry in the E-Commerce Age," May 8, 2000, 20 pgs., Fannie Mae, USA	
	174.	WILLIAMS MICHAEL, "Technology and Other Keys to the Boom in Refinancing," American Banker, April 20 2003, 3 pgs, Volume 168, Issue 63, pg. 8., American Banker USA	
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	176.	FANNIE MAE, "Delivering Loans for MBS", 1996, 138 pages, Fannie Mae, Washington, DC, USA	
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	178.	FANNIE MAE, "MORNET MBS Pool Submission System User's Guide", September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: December 21, 2007  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	10/738,468
		<b>Filing Date</b>	12/17/2003
		<b>First Named Inventor</b>	William R. Nolan III
		<b>Art Unit</b>	3694
		<b>Examiner Name</b>	Ojo O. Oyebisi
<b>Sheet</b>	7	<b>of</b>	7
		<b>Attorney Docket Number</b>	037607-0236

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	179.	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
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	181.	FANNIE MAE, "Delivering Loans for Cash", 1997, 96 pages, Fannie Mae, Washington, DC, USA	
	182.	FANNIE MAE, "MORNET Manager User's Guide", November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
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	188.	Laser Overview, May 1993, chapters 1-18	

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